





## HOME NEWS

## Three main unions to meet after Vauxhall pay talks break down

By R. W. Shakespeare

Negotiations on a new pay deal for Vauxhall's 27,000 workers at Luton, Dunstable, and Ellesmere Port broke down last night when union representatives failed to agree on a new offer. It would have pushed basic pay increases for all workers through the government's 5 per cent ceiling and held out the promise of further rises linked to a productivity deal.

As the management-union negotiations at a Staffordshire hotel wound up, members of the Amalgamated Union of Engineering Workers at the Ellesmere Port plant on Merseyside walked out. They had heard rumours that the management's new offer, further widening differentials in favour of skilled workers.

Vauxhall has offered increases ranging from £3 a week for the lowest-paid day-shift workers to £22.2 a week for the highest-paid night-shift workers. In addition it has proposed an increase across the board of £1.28, which is described as the first phase of a new productivity deal. It would be backdated to September 1st. The company says it is justified by productivity.

Although Mr Geoffrey Moore, Vauxhall's director of personnel and industrial relations, said he was reluctant to talk in terms of percentages, increases in the "new money" being offered represents immediate increases in all workers varying from about 6½ per cent to just over 8 per cent.

## Improved offer by Ford fails to end deadlock

By Christopher Thomas

Eight hours of talks yesterday failed to break the Ford deadlock, despite an improved offer taking the proposed total rise to 12.5 per cent.

Talks will resume on Tuesday. Meanwhile the five-week strike, which has cost the company 66,000 vehicles, continues.

Ford offered attendance payments worth 4½ per cent in addition to its previous 8 per cent offer on basic rates, rising between £2.84 and £3.52 to workers who turn up on time every day for a full week's shift. The unions rejected this.

The company wants to reduce absenteeism, which is endemic in the car industry, and to discourage unofficial stoppages. Ford is reconciled to the possibility of government sanctions, but Whitehall sources last night said that any reprisals would be merely a

The new proposals (originally the company offered basic-rate increases within the 5 per cent ceiling) will be considered by a joint meeting of the national executives of the three big unions involved—the engineering workers, the Transport and General Workers' Union, and the Electrical, Electronic, Telecommunication and Plumbing Union. The executives are expected to meet at the end of the week to agree on whether the terms offered are acceptable.

Vauxhall had pinned its hopes for acceptance of the new basic rates on the fact that they are linked to a self-financing productivity deal that might provide up to £10 a week more. Shop stewards from the main car plants at Luton and Ellesmere Port argue that the productivity element would produce no immediate increases and that the chances of the plants reaching the output levels at which the productivity payments would be triggered are slim.

The walkout at Ellesmere Port may be significant. The Merseyside plant was the only one that voted last week in favour of strike action. Workers at Dunstable and Luton rejected a shop stewards' recommendation to strike.

During the weekend shop stewards from the various plants will be meeting to consider the company's proposals. Much may depend on whether the Ellesmere Port stewards decide to follow up their threat of strike action from November 1.

## Five years' jail for leader of group rape

Albert Robinson, aged 18, unemployed, of Tunley Road, Harlesden, west London, was jailed for five years at the Central Criminal Court yesterday for raping a girl aged 14 and abetting others to do so.

Eustace Harding, aged 18, unemployed, of Fortune Gate Road, Harlesden, was sentenced to three years after being found guilty of aiding and abetting one of the others.

Two youths aged 16 were each sent to detention centres for three years after being found guilty of rape and aiding and abetting.

The fifty-year-old was sent to jail after being found guilty of rape. He was acquitted of one charge of aiding and abetting.

Mr Hain sues Solicitors acting for Mr Peter Hain, spokesman for the Anti-Nazi League, yesterday served a writ for alleged libel on Mr Martin Webster, national secretary of the National Front, claiming damages over references to Mr Hain in a pamphlet published this week by the National Front, and seeking to halt its further distribution.

Sealink still off British Rail Sealink ferry services from Dover to Dunkirk and Newhaven to Dieppe remain suspended because of the French seamen's strike, but Sealink is continuing to operate services from Dover and Newhaven to Calais and Boulogne with British crews.

## An undiscovered biological rhythm may be the key

Continued from page 1

fall in the birthrate. Professor Smithers does not claim to know why.

"If there is a reason for it, you have got to look for a simple solution than all this business about radiation coming down from the stars, as the astrologers claim," he says. "The climate at the time of birth is a much more likely factor affecting our characters, and there may also be some still-undiscovered biological rhythm which we all inherit."

## 'Lookouts' for sex-attack gang jailed for 3 years

Two men who acted as lookouts for friends committed a sexual attack on a girl aged 13, were sentenced to three years' imprisonment.

The judge said the two men kept watch while the girl, who was in council care, was brutally assaulted and tortured by five others.

Other conduct, as was theirs, was monstrous and unforgivable. Judge King-Hamilton, QC, said. Desmond Graham and Rudolph Small, both aged 19, played a small but important part in the attack, he added. If the others had not known of the lookouts they might have done nothing.

Mr Graham, a painter, of Rushtcroft Road, and Mr Small, unemployed, of Bredding Road, both of Brentford, south London, were convicted of falsely imprisoning the girl, causing her

frivolous bodily harm, and indecent assault. Both were convicted at the end of a retrial.

Mr John Bevan, for the prosecution, said: "The girl was picked up at a party and taken to an empty flat. She was stripped, beaten, whipped and sexually assaulted with a bottle."

The judge told the two accused yesterday: "Neither of you had a direct hand in inflicting those appalling injuries on that young girl and that stands you in good stead at this moment." But both had indirectly helped the others.

"When they went away at the end of that quarter of an hour," the judge added, "you both went with them leaving that wrecked girl naked, battered, kicked, burnt, outraged, bleeding, alone and in despair. Some of you were laughing."

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## Mission to lobby EEC on regional fund

From Christopher Warman

British local government leaders visit Brussels next week to ask for a more important role in deciding the distribution of the European Economic Community's regional fund.

They go with such advice from local authorities which were represented at the joint conference of the British sections of the International Union of Local Authorities and the Council of European Municipalities which ended yesterday.

Since 1975 about £540m has been spent from the fund, of which more than a quarter (£150m) has gone to Britain and Northern Ireland. Its distribution, however, is controlled by central government.

One of the difficulties is that the national governments of the member countries are reluctant to allow such a possible increase in influence to pass their control. Mr T. H. Cantrill, secretary of the Association of Metropolitan Authorities, complained: "The British Government stands between us and the regional fund and the social fund."

The commission is encouraging direct links between it and regional authorities and is planning a delegation from the international union and the council will meet Mr Giorli, the regional affairs commissioner.

Sir Meredith Whitaker, chairman of the British sections of the delegation said: "It is not just a matter of getting our ideas and point of view into the hands of the people who derive the decisions. We said they needed to establish links with the commission similar to those that local government had developed with central government."

Mr Michael Shanks, former director of social affairs at the commission, told the conference that much depended on the European Parliament's perception of how far the Brussels bureaucracy could be humanized.

## Railwaymen lift ban on talks

The National Union of Railwaymen will lift its ban on officials next week to resume discussions with British Rail on economy measures after a lapse of eight months.

The ban started after a clash over recruiting. But the latest quarterly figures show that 1,700 more staff joined the railways than left.

## Lord Hailsham judge in student rent case

Lord Hailsham of St Marylebone yesterday presided at Brunel University, Uxbridge, as university visitor in a dispute between university authorities and students over a student being deprived of his degree for rent arrears.

Mr Christopher Drummond left in 1976 after passing his Bachelor of Technology examination. He refused his degree because he owed £70 for rent.

Mr Drummond said the students' union say he had to suffer six weeks of redecoration to his flat for which he claimed a rebate. Both sides see it as a test case that could have repercussions elsewhere.

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## Labour Party retains both seats in by-elections

## A bruising for Tory optimism

From Ronald Faux

Edinburgh

The Berwick and East Lothian by-election result fully bruised Conservative morale in Scotland. The unexpected victory by Labour, directly contrary to the trend shown in the Pollack survey, allowed the Government to chalk up a hat-trick of by-election victories in Scotland this year.

Even more extraordinary, Mr. Home, Home Secretary, the Labour candidate, increased the party's vote in the key marginal seat in spite of a lower poll. Labour had feared that a lower poll would work directly against it.

In fact, the Labour and Conservative votes held well to the levels of October, 1974, although there were signs that the Labour Party was more successful in getting people to the polling booth in the large and rambling constituency. It also did better among the 3,000 new voters on the register and from the 'collaps' of support for the Scottish National Party.

Abstentions among the nationalists were high but a crucial number drifted to Labour, which also benefited strongly from savings policies on the constitution and the economy, a popular Prime Minister in Mr James Callaghan and a candidate who seemed in some respects more conservative than the official Tory.

Unexpectedly, that won more support in the coastal villages and towns and in the farming areas of Berwickshire, where Mr. Home Robertson is an independent local councillor and landowner.

Mr. Home Robertson, the Conservative defeat was a bitter experience. Berwick and East Lothian was the first constituency among the recent by-elections where the Conservatives had an excellent chance of winning and where victory was essential to demonstrate that the Tory revival in Scotland had begun.

If the visit of Mr. Edward Heath, the former Conservative Prime Minister, during his dispute with the miners, had been a success, it would have been a major boost to the confidence of Conservative thinking on economic questions, it was less of a factor in the failure than the lack of direction on the issue of the constitution.

Devolution may not be a word on everyone's lips but in the late Professor John Mackintosh's constituency, a strong line on the subject was important. Miss Marshall suggested that the Tories should not be seen to support a policy which would campaign against the Government's Devolution Bill in the referendum.

## Conservatives would have anti-vandalism squads

By Peter Evans

Home Affairs Correspondent

Conservative government would create anti-vandalism squads on housing estates and build police strength to "put bobbies back on the beat".

Mr William Whitelaw, opposition spokesman on home affairs, said yesterday at Birmingham: "The Conservative Party's Central Policy Unit (the 'think tank') which will be discussed at a national conference on vandalism in London on Tuesday, Mr. Whitelaw said: 'If those attending the conference listen to public opinion, they will see the need to start to reject the basic findings of this report.'"

He quoted the report as saying that vandalism "is rarely mindless" but "a lot of it is planned and deliberate".

He said the report also said that it "may be a demonstration of personal aggression and resentment against the system".

He retorted: "In dealing with vandalism we are not dealing with 'play'; we are dealing with crime, and a very serious crime indeed. We are dealing with a crime that costs the taxpayers tens of millions of pounds a year, which causes a mass of inconvenience, unsightly and dangerous damage."

As well as the improvement of self-help supervision of housing areas, Mr. Whitelaw said the need for better standards of building materials in public places so that they are more effective against vandalism.

Attendance centres would be expanded by a Conservative government to use up the leisure time of hooligans and vandals.

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Labour publication after two by-election victories: Mr Geoffrey Lofthouse (top), winner at Pontefract and Castleford; and Mr John Home Robertson, at Berwick and East Lothian.

Berwick & East Lothian  
J. H. Robertson (Lab) 20,530  
Miss M. Marshall (C) 17,445  
Miss L. Lindsey (SNP) 3,799  
T. Glen (L) 1,543  
Lab maj 3,112  
The swing to Labour was 0.75 per cent.

Pontefract & Castleford  
G. Lofthouse (Lab) 19,508  
H. Page (C) 8,080  
L. Marsh (L) 2,054  
Lab maj 11,428  
The swing was 7.85 per cent to Conservative.

October 1974: J. F. Mackintosh (Lab) 20,582; M. A. H. (C) 17,942; S. Galloway (SNP) 6,323; C. F. Dawson (L) 2,811. Lab maj 2,740.

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## Apathy is blamed for low turnout

From John Chartres

Pontefract

A study of the undramatic result in the Pontefract and Castleford by-election has indicated to party leaders that many Labour supporters abstained from voting.

Labour officials, understandably, put down the low poll to apathy and over-confidence. Mr. Hugo Page, aged 27, the Conservative candidate who increased his party's vote, and his supporters believe many disillusioned Labour supporters deliberately abstained.

There were no excuses to be sought from the weather or other outside considerations. After the result, however, Mr. Page attributed much of his increased vote to the personal appearance of Mrs. Margaret Thatcher, the Tory leader, in the constituency in the middle of the campaign.

Although Mr. Geoffrey Lofthouse, the new Labour MP, and Mr. Harold Sims, his agent, said they were pleased with the result, it fact remained that the total Labour vote of 19,508 was well below the October, 1974, figure of 30,208 which both had frequently predicted. An election campaign would be equalled or exceeded.

The proceedings in Pontefract Town Hall early yesterday morning were those of the campaign. They had been gentlemanly affairs conducted among an electorate of essentially level-headed Yorkshire people. The Tory and Labour candidates, and Mr. Leslie Marsh, the Liberal, who lost his deposit, seemed on the best of terms.

Mr. Page said that the only thing he regretted about the election was its cause, the death of the former member Mr. Joseph Harper. Mr. Page said Mr. Harper had always treated him with great kindness.

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## John Be tells wh he spok journali

By Craig Seton

John Berry, one of the dock 3 defendants in the retrial, made an attempt to explain why, seven years after the trial, he decided to give about British Sign language to two journalists.

Mr. Berry, aged 39, Central Criminal Court, the deportation of two Americans has attracted attention on the part of intelligence services and the activities of the dock 3 defendants have been beyond public control.

He had attempted to help the campaign for the deportation of Mr. and Mrs. Mark He American journalists were said to be national security. He gave an interview to the Sunday Express and the Sunday Telegraph.

The three defendants charged under the Official Secrets Act, Mr. Campbell with formation, and with abetting an attempt to an interview with the Sunday Express and the Sunday Telegraph.

Mr. Berry told the Sunday Express that he had been told the nation between a separation and ship with Mr. Campbell in the Sunday Express.

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## Car dealer fined £6,900 for altering milage records

A car dealer who turned back the milage recorders of 23 cars was fined £6,900 yesterday by magistrates at Solihull, West Midlands.















# Saturday Review

## R. K. Narayan—an introduction

by Graham Greene

There are writers—Tolstoy and Henry James to name two—who hold in awe writers—Turgenev and Chekhov—for whom we feel a personal affection, other writers whom we respect—Conrad for example—but who hold us at a long arm's length with their "courtly foreign grace". Narayan (whom I do not hesitate to name in such a context) more than any of them wakes in me a spring of gratitude, for he has offered me a second

home. Without him I could never have known what it is like to be Indian. Kipling's India is the romantic playground of the Raj. I am touched nearly to tears by his story, *Without Benefit of Clergy*, and yet the tears do not actually fall—I cannot believe in his Indian characters and even Kim leaves me sceptical. Kipling romanticises the Indian as much as he romanticises the administrators of Empire. E. M. Forster was

funny and tender about his friend the Maharajah of Dewas and severely ironic about the English in India, but India escaped him all the same. He wrote of *A Passage to India*: "I tried to show that India is an unexplainable muddle, by introducing an unexplainable muddle." No one could find a second home in Kipling's India or Forster's India. Perhaps no one can write in depth about a foreign country—he can only write



### The girl by the river

It was on one of his river rambles that he met Lakshmi and thought that he would not have room for anything else in his mind. No one can explain the attraction between two human beings. It happens. One evening he came to the river, and was looking along it when he saw a girl, about fifteen years old, playing with her younger sister on the sand. Chandran had been in the habit of staring at every girl who sat on the sand, but he had never felt before the acute interest he felt in this girl. He liked the way she sat; he liked the way she played with her sister; he liked the way she dug her hands into the sand and threw it in the air. He paused only for a moment to observe the girl. He would have willingly settled there and spent the rest of his life watching her dig her hands into the sand. But he could not be done. There were a lot of people about. He passed on. He went forward a few paces and waited. He looked back and took another look at the girl. But that could not be done. He felt that the scores of persons squinting at the sand were all watching him.

He went on his usual walk down to Mallappa's Grove, crossed the river, went up the opposite bank, and away into the fields there; but he caught himself more than once thinking of the girl. How old was she? Probably 14. Might be even 15 or 16. If she was more than 14, she must be married. There was a touch of despair in this thought. What was the use of thinking of a married girl? It would be very improper. He tried to force his mind to think of other things. He tried to engage it in his favourite subject—his trip to England in the coming year. If he was

going to England how was he to dress himself? He had better get used to tie and shoes and coat and hat and knife and fork. He would get a first-class degree in England and come back and marry. What was the use of thinking of a married girl? Probably she was not married. Her parents were very likely rational and modern, people who abhorred the custom of rushing a young child into marriage. He tried to analyse why he was thinking of her. Why did he think of her so much? Was it her looks? Was she so good looking as all that? Who could say? He hadn't noticed her before. Then how could he say that she was the most beautiful girl in the world? When did he say that? Didn't he? If not, why was he thinking of her so much? Chandran was puzzled, greatly puzzled by the whole thing.

He wondered next what her name might be. She looked like one with the name of Lakshmi. Quite a beautiful name, the name of the Goddess of Wealth, the spouse of God, Vishnu, who was the Protector of Creatures. That night he went home very preoccupied. It was at five o'clock that he had met her, and at nine he was still thinking of her. After dinner he did not squat on the carpet in the hall, but preferred to go to his room and remain alone there. He tried to read a little, he was in the middle of Wells's *Ten Little Bungalows*. He had found the book gripping, but now he felt it was too slow. He was irritated. He put away the book and sat staring at the wall. He presently realized that darkness would be more soothing. He blew out the lamp and sat in his chair. Suppose, though, she were unmarried. She belonged to some other caste? A marriage would not be tolerated even between sub-sects of the same caste. If India was to attain salvation these watertight divisions must go. Community, Caste, Sects, Sub-sects, and still further divisions. He felt very indignant. He would set an example himself by marrying this girl what ever her caste or sect might be. The next day he shaved with great care and paid a great deal of attention to his hair. He washed the evening when to Madras. He put on his chocolate-coloured tweed coat and started out. At five he was

about the effect of that country on his own fellow countrymen, living as exiles, or visitors. He can only "rough in" the background of the foreign land. In Kipling and Forster the English are always posturing nobly and absurdly in the foreground and absurdly in the foreground. In Narayan's novels, though the Raj still existed during the first dozen years of his literary career, the English characters are peripheral. They are amiable enough (Narayan, unlike Mulk Raj Anand, is hardly touched by politics), but hopelessly unimportant like Professor Brown in *The Bachelor of Arts*. How Kipling would have rejected Narayan's books, even that Indian "twang" which lends so much charm to his style. "Excuse me, I made a vow never to touch alcohol in my life, before my mother," said Chandran. This affected Kailas profoundly. He remained solemn for a moment and said: "Then don't. Mother is a sacred object. It is a commodity whose value we don't realise as long as it is with us. One must lose it to know what a precious possession it is. If I had had my mother I should have studied in a college and become a respectable person. You wouldn't find me here. After this where do you think I'm going?" "I don't know."

"To the house of a prostitute," he remained reflective for a moment and said with a sigh: "As long as my mother lived she said every minute 'Do this don't do that'. And I remained a good son to her. The moment she died I changed. It is a rare commodity, Mother is a rare commodity." The town of Malgudi came to my life some time in the early thirties. I knew nothing then of the author who had

recently, I learned later from his autobiography, thrown up a teaching job in a distant town and taken the bus back to his home in Mysore—back to the world of Malgudi—where without premeditation he began his first novel, *Swami and Friends*, without knowing from one day to another what was to happen to his characters next. I too was working in a flat in Oxford, on a novel called *It's a Battlefield* which I felt already doomed to unpopularity. "Soon after morning coffee and bath"—it is Narayan in *Luximpuram*—"I took my umbrella and started out for a walk. I needed the umbrella to protect my head from the sun. Sometimes I carried a pen and pad and sat down under the shade of a tree at the foot of Chandrudi Hill and wrote. Some days I took out a cycle and rode ten miles along the Karapur Forest Road, sat on a wayside culvert, and wrote or brooded over life and literature, watching some peasant ploughing his field, with a canal flowing glitteringly in the sun."

I was struggling at the same time to follow the movements of my characters through the streets of Battersea and Bloomsbury and along the reach of Euston Road. We had both been born under the sign of Libra, so if one believes in astrology, as Narayan, who once supplied me with my horoscope, certainly does, we were destined by the stars to know each other. One day an Indian friend of mine called Purna brought me a rather travelled and weary typescript—a novel written by a friend of his—and I let it lie on my desk for weeks unread until one rainy day . . . I didn't

know that it had been rejected by half-a-dozen publishers and that Purna had been told by the author not to return it to Mysore but to weight it with a stone and drop it into the Thames. Anyway Narayan and I had been brought together (I half believe myself in the stars that ruled over an Indian and an English Libra birth). I was able to find a publisher for *Swami* and Malgudi was born, the Munge Forest and Mallappa's Grove, the Albert Mission School, Market Road, the River Sarayu—all that region of the imagination which seems to me now more familiar than Battersea or the Euston Road.

In the eleven novels which extend from *Swami and Friends* to *The Painter of Signs*—Narayan has never, I think, strayed far from Malgudi, though a character may sometimes disappear for ever into India, like Rajam, friend of the schoolboy Swami, simply by taking a train. Year by year Narayan has peopled Malgudi with characters we never forget. In his second novel—a very funny and happy book—there is Chandran, little more than a schoolboy, whom we leave at the end of *The Bachelor of Arts* in a bubble of excitement at a marriage which has been arranged with the help of a dubious, even dishonest, horoscope. In his third book, *The English Teacher*, the marriage ends in death and Narayan shows how far he has grown as a writer to encompass the sadness and loss. In *The Dark Room* the screw of unhappiness is twisted further, the killing of love more tragic than the death of love.

Narayan himself had known the death of love, and *The English Teacher* is dedicated to his dead wife. It took some years before a degree of serenity and humour returned to Malgudi with *The Financial Expert* and his "office" under a banyan tree, with Mr Sampath, the over-optimistic film producer, the sweet vendor's son Mali and his novel writing machine, Raman, the sign painter who was lured by love of Daisy from his proper work to make propaganda in the countryside for birth control and sterilization, the bullying taxidermist, Vasu, in *The Man Eater of Malgudi*, perhaps Narayan's best comic character.

Something had permanently changed in Narayan after *The Bachelor of Arts*, the writer's personal tragedy has been out gain. Sadness and humour in the later books go hand in hand like twins, inseparable, as they do in the stories of Chekhov. Perhaps if we had read more closely we should have seen that the shadow had been there from the beginning. A writer in some strange way knows his own future—his end is in his beginning, as it is in the pages of a horoscope, and the schoolboy Swami, watching the friend with whom he had needlessly quarrelled, vanish into the vast unknown spaces of India, had already experienced a little of what Krishna came to feel as he watched his beloved wife die of typhoid. One is tempted to exclaim: isn't the imaginative experience enough? Why should the author have had to suffer in himself the agony of his characters? ©Graham Greene, 1978.







## ROYAL FESTIVAL HALL

THE ANGLO-AUSTRIAN MUSIC SOCIETY PRESENTS

TONIGHT AT 8 p.m.

THE GOLDEN CITIES  
OF VIENNA AND PRAGUE

LONDON SYMPHONY ORCHESTRA

Introduced and conducted by BERNARD KEEFFE

Works by Mozart, Beethoven, Dvořák, Schubert, Janáček, Smetana

S3.50, £3.50, £2.75, £2.25, £1.50, £1.00 from Box Office (01-928 3191) &amp; Agents

TOMORROW at 3.15 p.m.

## AMADEUS QUARTET

with WILLIAM PLEETH cello

SCHUBERT

Quartet in G, D887; Quintet in C, D956

Tickets: £3.50, £2.50, £2.00, £1.50, £1.00 from Hall (01-928 3191) &amp; Agents



Thursday next 8 p.m. - Mahler's 1st Cycle  
KINDERFESTLIEDER  
Symphony No. 1  
12th: SYMPHONY NO. 1  
13th: SYMPHONY NO. 1  
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100th: SYMPHONY NO. 1

FRIDAY NEXT, 3 NOVEMBER at 8 p.m.

## PAUL TORTELIER cello

MARIA DE LA PAU piano

Sonnata No. 10 in E major, G. VALENTI-TORTELIER

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## QUEEN ELIZABETH HALL

SATURDAY, 18 NOVEMBER, at 7.45 p.m.

## BACH

Brandenburg Concerto No. 2; Violin Concerto in A minor  
Mozart for Double Violin; 'Singet dem Herrn'  
Cantata No. 147 (including 'Jesu, Joy of Man's Desiring')  
Soprano: JANE HICKOX; Organ: STEPHEN HICKOX  
RICHARD HICKOX SINGERS & ORCHESTRA  
Conductor: RICHARD HICKOX  
Tickets: £3.50, £2.50, £2.00, £1.50, £1.00 from Box Office (01-928 3191) & Agents

WEDNESDAY, 27th NOVEMBER at 7.45 p.m.

## MONTEVERDI VESPERS

Pendope: Wainwright, Clark, Gillies, Flinter, David Jones, Paul Taylor, Peter Barber, Brian Kaye-Cook, Richard Jackson  
ENGLISH BAROQUE CHOIR & ORCHESTRA  
Conductor: Leon Leffell  
Tickets: £3.50, £2.50, £2.00, £1.50, £1.00 from RFB Box Office (01-928 3191) & Agents

## PURCELL ROOM

NEXT WEDNESDAY, 1 NOVEMBER, at 7.30 p.m.  
Concert of Renaissance and Romantic Music by  
COUNTERPOINT  
TUNOR: ITALIAN MADRIGALS; FRENCH CHANSONS  
For details see South Bank Concert Halls  
Management: HELEN JENNINGS CONCERT AGENCY

SUNDAY, 5 NOVEMBER, at 7 p.m.

## INTERNATIONAL STRING QUARTET

Prizewinners Munich Quartet Competition  
Quartet in D major, K573 ..... MOZART  
Quartet No. 4 ..... BARTOK  
Quartet in F ..... RAVEL  
Tickets: £2.00, £1.50, £1.00 from Box Office (01-928 3191) & Agents

Netherlands Embassy Concert WEDNESDAY, 8 NOVEMBER, at 7.30

## ORLANDO STRING QUARTET

Haydn Quartet in B flat Op. 76, No. 4 'Sunrise'  
Schubert Quartet in B flat, D112, Bartok: Quartet No. 5  
Tickets: £2.00, £1.50, £1.00 from Box Office (01-928 3191) & Agents

FRIDAY, 10 NOVEMBER, at 7.30 p.m.

## ERIC PARKIN piano

Two Dances Op. 73 FAURE  
Theme and Variations Op. 73 FAURE  
Sonata Op. 73 FRANK BRIDGE  
Preludes Book II DEBUSSY  
Tickets: £2.00, £1.50, £1.00 from Box Office (01-928 3191) & Agents

SUNDAY, 12 NOVEMBER, at 7 p.m.

## THE SONGMAKERS' ALMANAC

Felicie Lee soprano, Anthony Wayne Johnson tenor,  
Richard Jackson baritone, Graham Jones bass  
ROBERT AND CLARA ... AND JOHANNES  
A portrait of Clara Schumann in Lieder and letters with songs by Schumann  
Tickets: £2.00, £1.50, £1.00 from Box Office (01-928 3191) & Agents

## Wigmore Hall

Manager: William Lyne/Mailing list 200 x 200  
Tickets from Wigmore Hall, 36 Wigmore St, W1  
01-925 2141 or Keith Proctor and other agentsTonight JOHN VALLIER  
8.00 p.m. 15 SEATS SOLD  
Renaissance Concert Management  
Tuesday RANDOLF EILEY  
8.00 p.m. 15 SEATS SOLD  
Renaissance Concert ManagementMonday YURI MASURKOV baritone  
8.00 p.m. 15 SEATS SOLD  
Renaissance Concert Management  
Tuesday DANIEL BAGGERS viola  
8.00 p.m. 15 SEATS SOLD  
Renaissance Concert ManagementTuesday THE ENGLISH CHORUS  
8.00 p.m. 15 SEATS SOLD  
Renaissance Concert Management  
Wednesday GILBERT SCHWARTZ  
8.00 p.m. 15 SEATS SOLD  
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## GLC South Bank Concert Halls

Director: George Mann OBE

Ticket reservations only: 025 3481 Mondays to Saturdays  
from 10am to 6pm. Telephone bookings not accepted on Sundays.  
Information: 025 3482. For enquiries when postal bookings have  
already been made: 025 3482. S.A.E. with postal application.

## ROYAL FESTIVAL HALL

THE GOLDEN CITIES OF VIENNA AND PRAGUE LONDON SYMPHONY ORCHESTRA  
Introduced and conducted by BERNARD KEEFFE  
Works by Mozart, Beethoven, Dvořák, Schubert, Janáček, Smetana  
S3.50, £3.50, £2.75, £2.25, £1.50, £1.00 from Box Office (01-928 3191) & AgentsTOMORROW at 3 p.m.  
MUSIC FROM THE BALLET  
LONDON SYMPHONY ORCHESTRA  
Conductor: MARCUS DOBS  
THE NUTCRACKER SUITE, DANCE OF THE HOULDS from LA GIOCONDA  
INVITATION TO A DANCE, FAUST, JULES, MUSIC, SPARKLING ADAGIO  
and MAINA GIGLIOLI and DAVID ASHMORE dancing  
BLACK SWAN from SWAN LAKE and GRAND PAS DE DEUX from  
SWAN LAKE  
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## Good Food Guide Expensive quality

A 1978 Quality of Life survey has been done by the Swedish business magazine *Vision*, which has more than 100,000 subscribers. It has once again decided that the quality of life in Sweden is the highest in the world. The magazine's statistics were compiled from a survey of 100,000 Swedes, comparing their lives with those of other countries. The magazine's findings are based on a survey of 100,000 Swedes, comparing their lives with those of other countries. The magazine's findings are based on a survey of 100,000 Swedes, comparing their lives with those of other countries.

The world-famous contrast between the cold, dark, and smoggy atmosphere of the city and the warm, bright, and sunny atmosphere of the countryside is a major factor in the quality of life in Sweden. The magazine's findings are based on a survey of 100,000 Swedes, comparing their lives with those of other countries. The magazine's findings are based on a survey of 100,000 Swedes, comparing their lives with those of other countries.

A few minutes away is the beautiful, sunny, and warm atmosphere of the countryside. The magazine's findings are based on a survey of 100,000 Swedes, comparing their lives with those of other countries. The magazine's findings are based on a survey of 100,000 Swedes, comparing their lives with those of other countries.

The old city of Stockholm is a beautiful sight to see. The magazine's findings are based on a survey of 100,000 Swedes, comparing their lives with those of other countries. The magazine's findings are based on a survey of 100,000 Swedes, comparing their lives with those of other countries.

There is really only one world championship match in modern chess history which the Karpov-Korchnoi encounter at Baguio City can be compared. That is the Alekhine-Capablanca match at Buenos Aires in 1927. In both matches the target to be aimed at was a total of six wins and a draw, with draws not counting, each match could, in theory, last for ever.

However, here the comparison abruptly stops and the contrast begins. The first, and perhaps most striking contrast, lies in the prize funds. That for the 1927 match, which at the time was considered so great as to present enormous difficulties for any aspirant for the world title in the matter of securing sufficient financial backing to raise the money, was \$10,000. The prize fund for the Baguio City match was \$550,000. Even allowing for

the fact that \$10,000 then was worth considerably more than it is now, the disparity between the two funds is enormous. It was the wealthy Argentine Chess Club in Buenos Aires who put up the money in 1927 and it is understood that the prize fund in Baguio City was donated by private business interests.

Then there is the question of the relative ages of the contestants. The difference in age between Alekhine and Capablanca was only six years, far less than the 20-year seniority that Korchnoi enjoyed (14 use the word deliberately) over Karpov. Alekhine was 35 and Capablanca 41 at the time of the match, both players, curiously enough, celebrating their birthdays during the encounter at Baguio City. Korchnoi, on the other hand, was 29, and Capablanca 35, when they met in November 1978.

neither side allowed this to interfere with their respect for the other's powers. In fact, shortly before his death Alekhine was engaged on the project of writing a book on Capablanca, containing an appreciation of his genius, as exemplified by a selection of his best games. The imagination bogged at what a book by Korchnoi on Karpov would be like and what would be the annotations to Karpov's selected games in such a book. To quote Gilbert's Mikado: "Something in boiling oil, I fancy."

The most important change in the type of object collected by the museum over the past few years has been due to the increasing use of the purchase grant for the acquisition of twentieth century and contemporary works. This is encouraged by the fact that each department has a special fund for this purpose—in the case of Metalwork, my department, it is £5,000 per annum. This year for example, we bought jewellery from the Royal College of Arts graduates' show which is open to the public: from the Elctrum Gallery, the Oxford Gallery, and the Exhibition "Loot" held at Goldsmiths' Hall, where everything was for sale and cost less than £100. We have also bought from special exhibitions of the Crafts Advisory Committee, and we constantly try to increase the range of our contacts among contemporary craftsmen in order to broaden the rather narrow pyramid of patronage which exists in this country for original modern design.

We are also aware that if we want to acquire a fine piece of work from a modern designer, especially in the goldsmithing or jewellery field, we must recognize that the situation is now rather similar to that in, for example, the fifteenth century, when the cost involved meant that practically nothing was made for stock and that the buyer actually had to commission the work. We have therefore, for the first time since the Morris Room was commissioned from William Morris' new firm in 1865, gone to a craftsman and asked him to make something for us.

## Chess The Baguio-Buenos Aires contrast

neither side allowed this to interfere with their respect for the other's powers. In fact, shortly before his death Alekhine was engaged on the project of writing a book on Capablanca, containing an appreciation of his genius, as exemplified by a selection of his best games. The imagination bogged at what a book by Korchnoi on Karpov would be like and what would be the annotations to Karpov's selected games in such a book. To quote Gilbert's Mikado: "Something in boiling oil, I fancy."

Many more draws followed but, with a last despairing effort, Capablanca won the twenty-ninth. The rest of the match went in favour of Alekhine who won the thirty-second and thirty-fourth to win the title by 6-3 with 25 draws.

I give the vital twenty-first game so that readers can compare or contrast it with the Karpov-Korchnoi games. I imagine they will find it very different.

White: Capablanca, Black: Alekhine Q.G.D.

Position after 26... B-K7

Harry Golombek

An oak table designed by Augustus Welby Pugin, 1829-31, and bought by the V & A in 1975.

most furniture is more pleasing and more instructive in its content. Occasionally therefore we make purchases with this principle in mind. In 1975, for instance, because they seemed to be in danger, we bought for a negligible sum from the Litch Lord Scarsdale five paintings from the breakfast room at Kedleston. These were painted around 1760 in an eccentric technique which has led to their flaking badly—few private collectors would look twice at them—but they are very important to the history of the house. They are part of the original design for the house by Robert Adam in December 1759. He wrote that he was decorating the breakfast room "with fresco paintings and antique ornaments after the style of Diocletian". In 1761 he says that these were finished and set into the walls. Shown that the right circumstances arise, and the breakfast room would certainly offer to lend the pictures back to Kedleston so that they could once more be set in the walls.

Museum collectors are not, therefore, voracious antiquarians storing away endless quantities of valuable objects. We buy to fill art-historical gaps, to illuminate other objects already in the collection, and to present the public with examples of excellence in design and execution. But it must be stressed that in some areas we are already complete, and we have little space, or indeed desire, to be the last bastion of the nation's heritages. Shown that the right circumstances arise, and the breakfast room would certainly offer to lend the pictures back to Kedleston so that they could once more be set in the walls.

Anna Somers Cocks  
The author works in the Department of Metalwork at the Victoria and Albert Museum.

Travel  
Vorarlbergering

Moggers to the German frontier and is excellent for walking, hiking or simply strolling. The office in Bregenz will supply a *Wanderkarte* free. Those approaching the Vorarlberg from the north should try to make their entry a few miles further to the east and cross at Sulzberg, a spick and span village perched on a hill top, which has two or three moderate hotels. The accommodation ranges from 90 to 220 schillings a head, and there is one outstanding restaurant, the Gasthof Alpenblick. The terrace of the latter, the best of the best, is a fine view of the lake and the mountains. There is a modest amount of scenery in the area, but it is particularly during the annual festival which runs from the end of July through August. Bregenz is a crossroads for the railway which flanks Lake Constance at this point, for the steamers which go up to Friedrichshafen and for tourists bound for the Tyrol or Yugoslavia. It now has rather more cars than it can manage—until the tunnel is completed, which will keep all through traffic out of the town.

The only way to see Bregenz in comfort at the moment is by foot or by car. In the summer the harbour on the far side of the railway line (do not be impatient, the level crossing gates can be down for 15 minutes at a time) is full of steamers. The trips vary from a modest 30 schilling outing for an hour (sit on the left-hand side for a view of the lake, as the ships move clockwise) to a full day's excursion with all meals on what the Vorarlbergers claim is Europe's third largest lake. Bregenz has no hotels on the water's edge, although one is planned by the new theatre scheduled to open in 1980. The Messner, the centre of town has excellent food served in a courtyard, shaded by chestnut trees, although the accommodation is modest. Those who do not demand dinner on the premises could well try the Weisses Kreuz.

South of Bregenz the main road (a well-travelled one) goes through Dornbirn, the main industrial centre of the Vorarlberg, and Feldkirch to Liechtenstein. Feldkirch has its attractions: a well-socked town centre, which is now a pedestrian precinct, and a castle. 10 minutes walk up a hill, the return journey can be made rather more quickly. Feldkirch, possibly with an eye to rivaling the commercial enterprise of Dornbirn, has made the castle into an entertainment centre of a discreet sort: the rooms where the knights once assembled, Tannhäuser's, are used on for reception, both the municipality and the castle have their own restaurants in the rooms adjoining the courtyard. Despite strenuous efforts to keep its identity, its history and its attractions, Feldkirch remains very much a transit town and I would rather head east to the Bregenz Wald.

One way of doing it is to take the railway line which takes three times a week in summer employs a steam engine (Romney Hythe and Dymchurch beware!) to Bregenz. The journey lasts two and a half hours, but Austrian Railways has a restaurant car and the Vorarlbergers supply bewitching scenery. Travelling becomes totally pointless. Bregenz is the centre of the Bregenz Forest which, according to the geographers, extends up to Germany. It is the most disarming region of the Vorarlberg, gentler than the better known skiing resorts of the east and substantially cheaper. It keeps its distance from the bustle around Lake Constance.

In Bregenz itself, a small village surrounded by meadows, the Hotel Omas personifies the best in Austrian hillside scenery. Many of the rooms have balconies, the view is uninterrupted and the air makes the nostrils twitch with pleasure. The sturdy can make an excursion from Bregenz via Bregenz to a restaurant car and the Vorarlbergers supply bewitching scenery. Travelling becomes totally pointless. Bregenz is the centre of the Bregenz Forest which, according to the geographers, extends up to Germany. It is the most disarming region of the Vorarlberg, gentler than the better known skiing resorts of the east and substantially cheaper. It keeps its distance from the bustle around Lake Constance.

John Higgins

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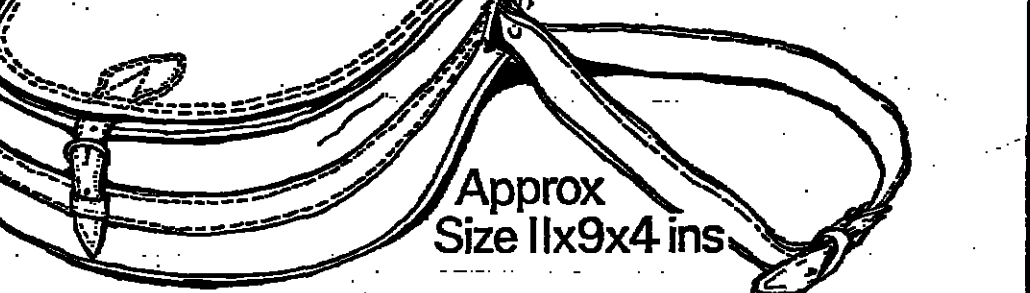
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## Brighter forecasts for economy fail to arrest Wall Street slide

WASHINGTON, Oct. 27  
Wall Street fell sharply today with Dow Jones industrial average closing 15.07 points down at 806.05. In the last four sessions the average has fallen more than 50 points.  
Today's set back came despite brighter forecasts for the economy and lower inflation and consumer confidence figures.  
The Administration also sharply revised downward its estimate of the current year's economic growth.  
The President said he will go the controversial Tax Bill to a leading trade union announced general support for a new anti-inflation programme.  
But the mood on Wall Street continued to be gloomy, with rates rising to 10 1/2 per cent and with expectations of a further rise in the near future.  
The Treasury said it will go ahead with a \$50 billion package of tax cuts, but the package is expected to be revised.  
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## Kaiser warning on investment switch

By Edward Townsend  
Kaiser Aluminum of the United States, which operates the Anglo-American smelter in North Wales, said yesterday it would probably divert investment in new capacity to Australia if negotiations with the United Kingdom authorities over a power supply agreement fail.  
The American company wants to spend \$150m to double the 112,000-tonne a year capacity of the Anglesey plant, and create 400 and 500 new jobs, but its final decision hinges upon its success in negotiating a power supply agreement for the high power consuming aluminium reduction process.  
Kaiser, which has more than a two-thirds stake in the Anglo-American smelter, has been discussing the power issue with the Department of Energy, the Central Electricity Generating Board and local authorities for many months. But it appears the Government is unwilling to discount power prices, mainly because other industries may demand similar concessions.  
Mr William Hobbs, Kaiser's vice-president and treasurer, said in London yesterday that the original quote for power costs was "not satisfactory". If the British authorities stuck to their price, the expansion of Anglesey would not proceed because it would not be economically justifiable.  
Kaiser has made no secret of its wish, in the face of a world increase in demand for aluminium, to expand its most modern and efficient smelter. Anglesey and the 78,000 tonnes a year factory at Voerde in West Germany.  
But if the Anglesey expansion did not take place, said Mr Hobbs, the company would look to the next best alternative and the most likely was "Australia where Kaiser has a 45 per cent interest in Combelec, the country's largest aluminium producer".  
A world shortage of aluminium is expected within the next three years and, according to the big producers, most of them North American, to increase capacity are imminent. New aluminium pot lines take about two or three years to build and commission.

## Further round of shipbuilding redundancies signalled with Cammell Laird cutback for 800

By John Huxley  
A further round of labour cutbacks in the shipbuilding industry was signalled yesterday by Cammell Laird's announcement that it is to make redundant almost 800 workers at its Birkenhead yards.  
Large-scale redundancies at the yards, where 5,200 are now employed, have appeared inevitable for some time, as work ran out and new orders failed to materialise.  
Cammell Laird recently handed over a guided missile destroyer and a cargo ship to a producer carrier ship being fitted out, the company now has only three vessels under construction - two more Type 42 destroyers whose keels were laid in the construction hall in July.  
The company said it was not clear last night what orders necessary to sustain a full workload for the yards had been obtained. In the present severe depression, consequently, urgent and drastic action was being taken to reduce the level of impending redundancies.  
It is expected that 790 jobs will be shed at the end of January. The majority of those affected are engaged in steel trades, and they will include members of management and staff. The company is seeking voluntary redundancies and the terms of the Shipbuilding Redundancy Scheme will apply. Of the 790, about 100 are expected to be workers aged 65 or over, whose retirement has been the subject of recent talks with the Confederation of Shipbuilding and Engineering Unions.  
Last night, Mr Tony Smith, managing director of Cammell Laird, blamed the slump in merchant shipping for the failure to win orders. However, he raised hopes of winning further defence orders. "We are actively following up any inquiries for suitable work, and we are cautiously optimistic that we will be successful in obtaining further orders from the Ministry of Defence (Navy)". He pointed to the encouraging progress being made in applying improved techniques in the construction of HMS Liverpool.  
"Unfortunately, it has not proved possible in today's disastrous market to obtain further orders for merchant ships."

## Lord Grade lines up Hollywood ventures

Lord Grade and Lord Delfont announced on Thursday the establishment of Associated Film Distribution Corporation, a new motion picture company to distribute their pictures in the United States and Canada.  
The new organization is to be capitalized by \$33.5m Lord Grade said at a Beverly Hills Hotel lunch. He said he and his brother had been competitors for years.  
"I have a tremendous relationship with my brother, but the fight like mad. We are in competition in many areas of the entertainment industry. But after all these years we have decided to form our own distribution company for North America. We will still go our various ways in the rest of the world."

## GKN's former Sachs stake to be floated on stock exchanges

From Peter Norman  
Brussels, Oct. 27  
Commerzbank's acquisition of GKN, Kien and Nettefeld's 28.8 per cent holding in the West German motor component group Sachs AG is a preliminary step towards the company's flotation on West German stock exchanges, it was announced tonight.  
In a joint statement issued in Frankfurt, Commerzbank, GKN and Sachs said the transfer of the Sachs shares owned by GKN to the Commerzbank would take place at the beginning of next year.  
A further 0.03 per cent of Sachs' capital will be sold to the bank by the Sachs family giving Commerzbank a blocking minority of just over 25 per cent in the company. The bank will then prepare for the placement and stock exchange quotation of these Sachs shares at a later date.  
The Commerzbank is therefore following the example of Deutsche Bank, which in 1975 acquired 29 per cent of the capital of Daimler-Benz from the Flick group of companies, and later placed the holding with the broad public.  
Since the Deutsche Bank placement of the Daimler share package, conditions for such stock exchange flotations have improved in West Germany.  
Corporation tax law has been altered to eliminate the double taxation of dividends and increased the yields that shareholders resident in West Germany obtain.  
Although today's statement makes clear that the Sachs family now intends to retain a majority stake in the group, it also announced that final agreement had been reached with Lucas CAV for the supply of fuel pumps for the Golf and Passat diesel cars, and he expected deliveries to start in November. The Lucas-VW deal, the agreement provides for up to 250 pumps a day, enabling VW to expand its production of diesel models, for which demand is far exceeding supply. The Lucas-VW deal was first announced a year ago but Herr Schmucker, said its implementation had been delayed by technical problems.  
Herr Schmucker was speaking at the official opening of the new £7.5m Volkswagen (GB) headquarters at Milton Keynes, Buckinghamshire, which comprises a parts warehouse, training school, computer centre and offices.  
He said that with sales of VW and Audi cars expected to reach 700,000 this year, Britain had for the first time become Volkswagen's largest European export market.

## Volkswagen and BL set for talks on joint collaboration

By Peter Waymark  
Talks are about to start between BL and the German manufacturer Volkswagen, about the possibility of future collaboration on the exchange and joint development of components, Hans Toni Schmucker, the VW chairman, revealed during a visit to Britain yesterday.  
He said engineering costs were getting higher every year and the prospect of securing economies of scale through such joint ventures was something every car company had to think about.  
There have been no talks with BL so far but he thought Volkswagen could take place in the context of the technical agreements being worked out between BL and Renault. Herr Schmucker ruled out direct financial participation in BL.  
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Herr Schmucker: seeking economies of scale.

## Government agrees on airbus reentry terms

By Stephen Goodwin  
The Government has endorsed arrangements worked out earlier this week enabling British Aerospace to rejoin the European Airbus Industrie consortium as a full member from next January 1. All that is now required is formal acceptance by the French and German Governments.  
A payment of \$50m (about £25m) will be made by British Aerospace to pay for its share of Airbus net assets including work in progress on the entry, design, investment, now planned will build up to a peak of £250m by 1983.  
Subject to parliamentary approval, the Government will be making a grant of \$50m to British Aerospace under the Aircraft and Shipbuilding Industries Act which will, among other things, cover the \$50m initial payment.  
In messages to his French and German counterparts in forming them of the British Government's endorsement of the membership arrangements, Mr Eric Varley, Secretary of State for Industry, looks forward to "close and fruitful collaboration in building up a strong and competitive civil aircraft industry".  
British Airways has now told the Government that if, over and above the aircraft it has just acquired, further wide-bodied medium range aircraft of 200 seats were needed the A310 would best meet such needs.  
The right of veto has also been a sticky point. British Aerospace has undertaken that up to the delivery of the 150th aircraft, the largest order, in August 1981, it will not exercise its veto rights to prejudice the sale of the Airbus in situations where it might be in competition with aircraft fitted with British engines.

## Korean car makers again turn to UK for help

By Clifford Webb  
The South Korean motor industry, which was given a sound start with British management and finance, has again turned to this country, this time for help in quadrupling output from its present 100,000 vehicles a year to next move to 400,000.  
Mr George Turbott, the former managing director of British Leyland and six senior engineers from other motor companies spent three years establishing a car plant for Hyundai Motors. They returned last year and now the Koreans have asked the Society of Motor Manufacturers and Traders to help boost their emergent component industry, which is acting as a bottleneck to increased output of vehicles.  
A team comprising 25 senior executives from 14 component firms leaves for Korea next Friday. They will show the Koreans how to establish a research and test facility similar to Britain's major motor industry research association.  
Mr Ken Wallis, SMMT overseas secretary, will lead the mission. At the Birmingham International Motor Show yesterday he said: "It is an acknowledgment of British superiority in the component manufacturing industry that the Koreans have turned to us first to seek the technical knowledge they need to carry out their plans."

## Renewed dollar setback

By David Blake  
The dollar lost ground in London yesterday, as almost all the gains made overnight in New York wiped out.  
Sterling closed with its value at \$2.0630, down from \$2.0650, the pound's festive exchange rate at 62 1/2 pence of its 1971 level compared with 63 pence at close business on Thursday.  
Against most Continental currencies, the dollar ended the day virtually unchanged. However, under the present system of determination by the Bank of England, the rate stays at 10 pence.  
The Treasury bill rate rose for the third successive week, ending at 11 1/2 per cent, up from the 9.35 per cent last week.  
Under the old formula for fixing Minimum Lending Rate, this would have led to an increase in the rate to 11 per cent. However, under the present system of determination by the Bank of England, the rate stays at 10 pence.

## Big severance payment to Sir Fred Pontin

By Our Financial Staff  
Sir Fred Pontin will make substantial severance payments to Sir Fred Pontin, 72 year old founder of the holiday camp business which was taken over by Coral earlier this year.  
Sir Fred, who sold Pontins to Coral for £55m in March, has decided to retire as chairman and managing director of Pontins next March. This is considerably earlier than envisaged at the time of the takeover, but the integration of Pontins into Coral has apparently gone well enough to enable him to leave at this stage.  
Sir Fred's contract, extending until November 1981, gave him a salary of £50,000 a year.  
A spokesman for Coral said that he would be paid a lump sum, which would be paid in instalments under salary, subsequent consultancy fee agreements.  
Sir Fred, who is also resigning from the Coral board, was to have remained a consultant until he reached the age of 78 in six years' time.  
Three other Pontins directors have also decided to leave Coral.

## NEB's abolition would be blow to stability

By John Huxley  
Abolition of the National Enterprise Board and the Scottish and Welsh Development Agencies would be a blow to stability and consistency, the Confederation of British Industry said yesterday.  
Mr Edward James, deputy director-general of the CBI, made clear that industrialists favoured the retention of the agencies. However, they were totally opposed to using them as a means of extending state ownership of the means of production, as proposed in the TUC's evidence to the Wilson Committee on the City.

## Baird abandons bid for Dawson

By Richard Allen  
William Baird last night gave up his £30m battle for control of Dawson International, the television and electronic equipment maker, after a stake of nearly 30 per cent.  
Baird decided not to extend his bid after its initial £2.5 share cash and paper offer, closed at 3 pm with acceptance of 10.7 per cent of the outstanding equity.  
News of Baird's surrender brought a delighted response from Mr Alan Smith, Dawson's chairman. He said: "We are delighted at the support that we have had from all our private shareholders as well as for the confidence shown in us by many institutions."

## Bid for chemicals side of Barrow Hepburn

By Rosemary Unsworth  
Barrow Hepburn, the leather and chemicals group in which the National Enterprise Board has a partnership interest, has received a bid approach for its chemicals division.  
In a statement issued by the group's financial advisers, Lazard Brothers, who declined to comment on the situation, Barrow Hepburn said any agreement to sell the division would be subject to shareholders' approval.  
The chemicals division contributed trading profits of £11m in 1977, which was just over 20 per cent of total trading profits.  
The machinery and manufacturing division contributed £2.4m and merchandising and consumer products added a further £1.5m in the same year. Pretax profits were £3.8m.  
Barrow Hepburn, whose chairman is Professor Roland Smith, said in the annual report that the division had nearly maintained its profits in a difficult year.  
But there had been a substantial decline in France because of conditions in the local textile industry. The division has also invested in new plant in Atlanta, Georgia, to increase capacity.  
Barrow Hepburn recently ordered an internal but independent investigation into "serious irregularities" in the accounts of Schrader Mitchell & Weir, a hide trading subsidiary of the group.  
Provision for losses, originally £1.5m, had been £5,000, the accounts, may now reach £4.2m before tax. The firm is taking legal advice as to its rights against third parties.

## How the markets moved

Rises				Falls			
Allied Irish	4p to 22p	Pisons	7p to 32p	ANZ Grp	14p to 27p	Metal Box	10p to 31p
Berkley Rambo	8p to 13p	Haggas, J.	12p to 17p	Bk of NSW	30p to 57p	Millard Docks	8p to 11p
Bk of Ireland	8p to 13p	Hunting Assoc	10p to 30p	Boot, H.	15p to 10p	Nugate Explor	20p to 31p
BP	4p to 8p	Laine, J.	6p to 21p	Brown & Jarr	18p to 25p	Reddit & Cunn	8p to 47p
Burgess Prod	4p to 5p	Mills & Allen	8p to 39p	Eley & Hakes	10p to 16p	Smith, W. H. A	8p to 37p
Burns Road	15p to 37p	Rowntree Mac	3p to 39p	Daily Mail Trs	10p to 37p	Stocks	10p to 15p
E Drieston	26p to 67p	Warne Wright	13p to 67p	Harrison Cros	13p to 57p	Tyndall Oseas	50p to 80p
Equities eased back				Gold fell by 75 cents to \$234.375 an oz.			
Gilt-edged securities unchanged.				SDR-4 was 1,370 on Friday, while SDR-2 was 0.645290.			
Dollar premium: 70 per cent (effective rate 34.85 per cent).				Commodities: Reuters' index was at 1,528.5 (previous, 1,531.0).			
Sterling declined by 70 points to \$2.0630. The effective exchange rate index was at 62.9.				Reports, pages 19 and 20			

The Times index: 214.18-0.61  
The FT index: 483.2-1.2

THE POUND			
	Bank	Bank	
	buys	sells	
Australia \$	1.50	1.74	
Austria S	28.25	26.25	
Belgium Fr	63.50	60.00	
Canada \$	2.50	2.43	
Denmark Kr	10.57	10.07	
Finland Mk	8.20	7.85	
France F	8.72	8.32	
Germany Dm	3.30	3.24	
Greece Dr	76.00	72.00	
Hongkong \$	9.95	9.50	
Italy Lr	1715.00	1630.00	
Japan Yn	353.00	368.00	
Netherlands Gld	4.17	3.94	
Norway Kr	10.33	9.78	
Portugal Esc	92.50	88.00	
S Africa Rd	2.06	1.93	
Spain Ptas	151.00	144.00	
Sweden Kr	8.98	8.58	
Switzerland Fr	3.30	3.18	
US \$	2.12	2.06	
Yugoslav Dnr	43.50	41.00	
Rates for small denominations with new and old banknotes in circulation. Bank International Clearing Bank and other foreign currency centres.			

## Don't still set on EMS timetable Mr Jenkins told

By Peter Norman  
Washington, Oct. 27  
The West German Government made it clear today that it would not set a timetable for the proposed European Monetary Union established in Bonn. Mr Klaus Belling, the government spokesman, told a press conference in Bonn that the German Chancellor, Mr Helmut Schmidt, and Mr Erhard, the President of the EEC Commission, agreed at EMS should begin "as soon as possible" at the beginning of next year.  
Mr Jenkins visited Herr Schmidt at his own request today to discuss European problems in general and the EMS in particular.  
Before leaving Brussels he is reported to be concerned about Britain's attitude towards the project and disturbed by "reservations" about the EMS in West Germany, especially at the West German federal Bank.  
While Britain's intentions remain as uncertain as ever, it could seem that the Germans believe that Italy and the Republic of Ireland are keen to join the EMS and Bonn appears to be prepared to make concessions to smooth their path of entry.  
Herr Schmidt is understood to have told Mr Jenkins that the German government does not wish to impose an expenditure cap on unwilling members in the European Community.

## Dunbee over its hurdle with institutions

By Rix Maughan  
Dunbee-Combes-Mark is making no specific forecast for 1978 but, in response to institutional shareholders' questions yesterday, the toy manufacturer confirmed that the total dividend, estimated at £1.3m, will be maintained out of current earnings.  
Firm at 102p in a dull market, the DCM share price appeared to confirm the board's view that the meeting with representatives of 32 institutions holding over half the equity which was called to explain the background to the unexpected interim loss of £2.85m had been "reasonably good".  
Mr Richard Becham and Mr Basil Feldman, the joint managing directors, admitted, however, that "our forecasting credibility has been dented. We understand and accept this and our aim is to earn it back as soon as possible".  
Senior financial staff are being recruited to strengthen DCM's financial and international forecasting functions. The board stressed that "basically, our reporting procedures are good, but the crystal ball used in forecasting profits at Marx US, the root cause of the problem, has gone wrong".  
The choice of language used to describe the change of seasonal profits emphasis after the Aurora acquisition was "inadequate". DCM conceded, but the board was at pains to

## Humber bridge talks told of more optimism

Humber Bridge Board was told at an emergency meeting yesterday that work on the 168m project was now being carried out with a "very high" level of optimism, said Mr Bernard Wex, of Freeman, Fox & Partners, the board's consultants, said he was now optimistic about productivity on the site.  
Mr Wex, along with the chairman and deputy chairman of the board, will attend a meeting of all involved parties called by Mr Willis-Todgers, the Secretary of State for Transport, in London next week.



## PERSONAL INVESTMENT AND FINANCE

More of us are buying used cars. This is underlined by the results of a survey by Hertz, the American car rental company.

Hertz estimate some two and a half million second-hand cars will be bought in the United Kingdom this year, a 10 per cent increase on last year. More than one out of every two cars bought by individuals for their own use is second-hand.

Mr. John Sanderson, fleet director for Hertz in the United Kingdom and Europe, thinks the swing to used car buying is simply a reflection of soaring new car prices.

There have always been those, of course, who have argued that it is better to buy a used but low-mileage car because the bugs will have been sorted out by the time the saving on at least the first year's depreciation, usually up to 20 per cent of the new purchase price.

That is all very well but hands up those who feel knowledgeable enough to make a realistic appraisal of a used car, given all the traps that can lie in wait for the unwary.

This week Mr. Gordon Borrie, Director General of Fiat Trading, pointed to the mileage frauds, as an example. Routine checks on some 1,600 cars in the used car trade, he said, showed that more than half had been "clocked"—that is the odometer had been turned back.

Anybody who does this can face fines and Mr. Borrie's OFT can refuse consumer credit licences to offending motor dealers.

Hertz is about to produce a consumer guide to buying used cars which could be particularly useful to those not mechanically knowledgeable. It is obviously a useful marketing



Armed with a comprehensive checklist the car dealer's forecourt need pose no problems.

## Buying a second-hand car?

move for Hertz, but it does bring together the main points in the accepted wisdom of what to look for when sizing up a prospective buy.

Mr. Sanderson emphasises the risks involved in buying used cars which have been damaged in accidents or have serious mechanical faults.

The checklist has been kept simple. First, it makes the point that the more you know about a car's history the better, whether the seller is a private individual or a trader.

That means you should see its service history and any damage repair records. Ask for the previous owner's name and address; it could be worth making contact by letter or telephone.

The Hertz checklist makes no mention of it but there is always the possibility that you may be offered a stolen or unpaid-for car. The police can check the car on the first count. A private individual

buying a car on which hire-purchase is outstanding is, unlike a professional dealer, protected by law from having it repossessed by the finance company involved.

But a finance company will naturally try to get either the car or its money back so there could be some time-wasting worries for anybody buying such a vehicle. A citizens' advice bureau can usually help check on the hire-purchase question.

The Hertz checklist for sizing up a used car starts with that time-honoured phrase: be especially alert for signs of rust. That includes looking underneath the car, particularly where stones have chipped away at the sills or the underbody protection.

Look for overspray—paint in the wheel arches, on hinges or on trim—that could indicate extensive repainting, possibly suggesting an accident. Examine tyres for tread depth

and mix (as between crossply and radial). Press down successively on each wing, front and rear, releasing quickly to see how shock absorbers cope. The car should bounce only once or twice at most.

Under the bonnet look carefully for signs of oil leaks or battery corrosion, says Hertz. One might add: Watch out for fried wiring, rust on brake vacuum booster units (it leads to perforation and loss of vacuum), and check for damage or leak stains on the radiator as well as aging hoses.

The Hertz list then suggests a check in the boot of the spare tyre, and under the mats for signs of water stains or for excessive wetness, that would indicate big repairs.

Start the engine cold and listen for undue noise. That could be the point where another piece of Hertz advice is most relevant: take along with you at least one other pair of eyes and ears; prefer-

ably belonging to somebody knowledgeable about cars. In trusted mechanics, from your local garage perhaps.

You need to know your make and model before it is possible to decide whether there is undue noise. Some engines, for instance, have noisy tappets which is quite normal.

Hertz suggest parking the car over a clean area of pavement or concrete and leaving the engine idle for five minutes. Then drive the car away and check the area for leaks. With the engine warm let somebody else idle it, then raise it slightly to check whether the exhaust transmission is clean. Excessive white smoke could mean water vapour arising from an internal engine cooling system leak and black smoke could mean a car with fuel control problems. Analyzing exhaust emissions can be tricky.

Hertz concludes by urging a

test drive in all sorts of road and traffic conditions. There should be no hesitation under rapid acceleration and a car should stop evenly with the brakes firm and not spongy.

But if taking a test drive is one golden rule, there is another: never, at night and especially a wet night. And those odometers that can be turned back? Well, the average annual mileage these days is around 15,000, but some users will readily double that. Much can be inferred from items that wear: a two-worn driver's mat (or a suspiciously new one), a worn accelerator pedal, frayed clutch and brake pedal rubbers, worn gear lever knob or steering wheel, a finger-worn seatbelt release catch, a sagging driver's seat.

Mr. Robinson's experience indicates that the average car should have a spare driving for much longer than 40,000 miles. This is when steering rack or suspension problems start. Most engines will turn in 70,000 or 80,000 miles before needing a major overhaul, and the gearbox and back axle normally last the life of the car. Clutch and brake life, for obvious reasons, can vary enormously.

All this may help you sort out one of the most reasonable buys, is it then worth getting an independent survey done? The Automobile Association, the Royal Automobile Club or organisations like the London-based Automobile Consultants or Vehicle Surveys can help. They are probably a good insurance policy although their examination does not extend to dismantling, and internal checks.

Derek Harris

Taxation: Readers ask

## Separation terms for children Working abroad

My end-of-the-month round-up of readers' letters deals with queries on separation agreements, age allowance, child benefit and working abroad.

A reader tells me that he has recently experienced opposition from the Inland Revenue over payments made under a separation agreement to the children of a client.

"I assisted the wife's solicitors to prepare a separation agreement and one of the points which I entered was that payments should be made by the father, direct to the children, so that advantage could be taken of their personal tax allowances.

"I was rather perturbed when the Revenue advised me that the payments under the agreement to the children were caught by Section 437(1) Taxes Act, 1970, because they were under 18; and that the income remained that of the father.

"The would like to know whether the taxman is correct in taking this view and the answer is yes, he is. If the payments had been made under a court order the problem would have arisen and the income would be treated as belonging to the minor.

With a consequent tax repayment for the child and tax deductions for the parent. The point is that under the Taxes Act, 1970, a separation agreement is treated as a "settlement" with the result that the parent's income is not effectively passed to a minor child for tax purposes.

A court order, on the other hand, is not regarded as a "settlement" unless it provides for the payment to be held on trust for the child and payments are made for their maintenance by trustees.

I wrote on this subject some four months ago, and take the opportunity to clarify a point concerning small maintenance payments. These are payments the gross amount of which does not exceed £21 a week or £91 a month for each person, except for children under the age of 21, in which case the amount is £12 a week or £52 a month.

Such payments are not deducted from the parent's income for tax purposes, but the recipient must be assessed under Case III of Schedule D if total income is high enough to attract tax.

However, these rules apply only to payments made under a United Kingdom court order and for the parent to obtain tax relief the court order must not be mentioned above.

On the subject of age allowance a reader writes: "I am married and shall be 65 on March 21 next, which means that I am pensionable during this tax year. Does this mean that I shall have the benefit of the age allowance of £2,075 for this year?"

"My income for 1978/79 will be about £4,500, so I will be approximately £1,500 in the investment income. Does the fact that my birthday lies within this tax year also mean that the higher thresholds for the in-

vestment income apply?"

This reader will be claiming the tax benefits of 65 years of age, the rule that if either husband or wife reaches the age of 65 the tax year, age allowance higher thresholds for a charge will be given.

Verifying I should say that for 1978/79 the investment income allowance is of £1,700 regardless of those over 65 the start is £2,500.

I ought to add, too, that the age allowance restricted where the income of husband or wife exceeds £4,000. The rule is two-thirds of the income over £4,000.

Thus on a joint income of £4,500 the age allowance is £2,075 (that is £2,075 - £300 = £1,775). The rule would cease to apply point where the normal allowance of £1,535 was reached.

Next a question could be asked: if a parent's death is still at between 18 and 19 days. If my daughter given an income of the age of 18, either accumulation and maintenance, or from a trust, and she claimed the father's allowance and the school's allowance and own school fees, would benefit still be payable?

Finally, on working abroad, a reader asks: "I return to the United Kingdom next year I will have two complete tax years. Will my salary, paid in the United Kingdom, be subject to tax?"

Will my salary, paid in the United Kingdom, be subject to tax? The answer is, in short, yes. The income will be subject to tax in the United Kingdom.

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## Grouse

It is surely time we took another look at penny-for-the-guy collections, an apparently harmless tradition which extends back over the centuries but which does involve small children asking adult strangers for money.

In the days when the money was spent on fireworks, festivities, there was some point in the exercise. Today's children cannot do that, for one thing it is illegal for them to buy or be sold incendiary devices.

Their motives are fine, it is the method of collection which raises the doubt. First, there is the guy itself. It is one thing, rewarding a child for an ingenious and well-made one, but another to give money for a badly designed collection of second-hand tights and cardboard.

Secondly, there is the difficulty of unaccompanied small children standing perhaps all day on the public highway without supervision. Parents who would think twice about letting the same child visit the cinema unaccompanied, allow him or her out all day on the streets.

Add to these two the fact that for an adult to do the same constitutes begging. To bring the full weight of the law down on their heads would be going too far, though there are three sets of statute law Guy Fawkes collectors offend against.

Instead, would it not be better for adults to discourage this disquieting practice simply by hardening their hearts and not giving?

## Swopping your portfolio for a unit trust stake

Judging by the amount of share exchange business that is being transacted, the smaller investor is certainly disappearing as a direct participant in the stock market.

Share exchange schemes have become more popular in recent years. At worst, management schemes which offer such schemes are seeing a steady rise in business this year. In some cases there are reports of sharp increases.

Many investors, due to the volatility of the stock market and increased dealing costs, have been quite willing to buy professional advice by swopping their portfolio of shares for a stake in unit trust or insurance fund. This move can be particularly advantageous where holdings are too small to obtain a spread of risks at a reasonable cost.

Most of the large unit trust and unit-linked life assurance groups offer these plans. The table shows some of the major groups and the current terms of their schemes.

Whether the group is prepared to take on a particular portfolio basically depends on its size. The minimum acceptable amount varies quite considerably between the management schemes. Sometimes no minimum is stipulated but is dictated by the investment requirements for the products offered in exchange.

For example, the minimum investment in some Trade Unit trusts is £500, but as high as £1,500 in others. At the other end of the scale Hill Samuel accepts between £25 and £250 depending on the choice of unit trust.

As well as stipulating the size of the portfolio that they will exchange, some groups also only take on individual holdings over a certain amount.

SHARE EXCHANGE SCHEMES				
Unit trust/ insurance company	Minimum size accepted	Transfer of shares/ price paid	Share of shares/ price paid	Commission paid by company
Abbey Life	£2,000	Offer	Bid	Yes
Allied Hambro	£500	Offer	Bid	Yes
Barclays Unicorn	£400	Offer	Bid	Yes
Britannia	£500	Offer	Bid	Yes
Hambro Life	£2,000	Offer	Bid	Yes
Hill Samuel	None	Offer	Bid	Yes
M & G	£2,500	Offer	Bid	Yes
Save & Prosper	£500	Offer	Bid	Yes
Target	£500	Offer	Bid	Yes
Vandell	None	Offer	Bid	No
Vintryugh Life	£5,000	Offer	Bid	No

Depends on size of individual holdings  
Depends on size of overall portfolio  
Depends on size of total portfolio or individual holding  
(+) Applies to equities only  
(%) Percentage subject to size of bargain

But groups are often flexible on this point. If, for example, an investor goes along with a sizable holding of some stocks as well as one or two smaller investments in marketable securities that do not meet the stipulations, they may well make on the latter as part of the overall portfolio.

However, a small portfolio comprising a hotch-potch of unmarketable securities, does not appear to the investment managers.

Although there are differences between the individual schemes, the mechanics of share exchange plans are basically the same. Once the portfolio has been accepted by the company, the holdings are either transferred into an in-house portfolio or sold in the market.

If the shares are transferred the investor gets a two-fold advantage. However, this is not always the case. Just because a manager already has a holding of a share, it does not necessarily mean he wants to increase it.

Where shares are not considered suitable holdings by the company, they are sold in the market. The investor gets the market selling price for his shares. Groups often credit the investor with the gross proceeds from the sale. In other words, the company will bear the costs involved in the sale. The investor gets the net proceeds from the sale. In other words, the company will bear the costs involved in the sale.

Some companies will pay the costs in any event. Others, however, restrict this perk, if indeed they offer it at all, to sales of larger portfolios, or holdings. Abbey Life, for example, should the selling costs only on a portfolio of £5,000 or more.

A similar figure applies to both Britannia and Save and Prosper, although they do not specify the size of the portfolio as long as the individual holdings sold are at least £500.

With Hill Samuel and M & G it depends on the size of the individual holdings rather than the overall portfolio. These two groups will absorb the expenses on holdings sold of over £500 while with Target £450 applies.

Barclays Unicorn has a slightly more complicated scheme, where the client bears the cost of the sale on holdings of less than £400. If, however, such a holding is part of a total portfolio of £1,000 or more, Barclays pays 11 per cent of the proceeds towards the selling costs.

All the companies will normally accept fixed interest stocks and overseas securities, as well as United Kingdom equities, as part of the share exchange deal. These are nearly always sold off. But Vintryugh Life will absorb all "eligible" securities into its internal insurance fund.

In fact, this office gives a better deal on gifts than on equities. Here it will pay the offer price if the gifts are taken into the portfolio, while if they are sold, the client is credited with the gross proceeds.

Basically, the more shares of any particular portfolio are absorbed the better the deal for the client. One difference between groups offering these schemes is the proportion of shares by value that they manage to absorb into their funds.

John Drummond

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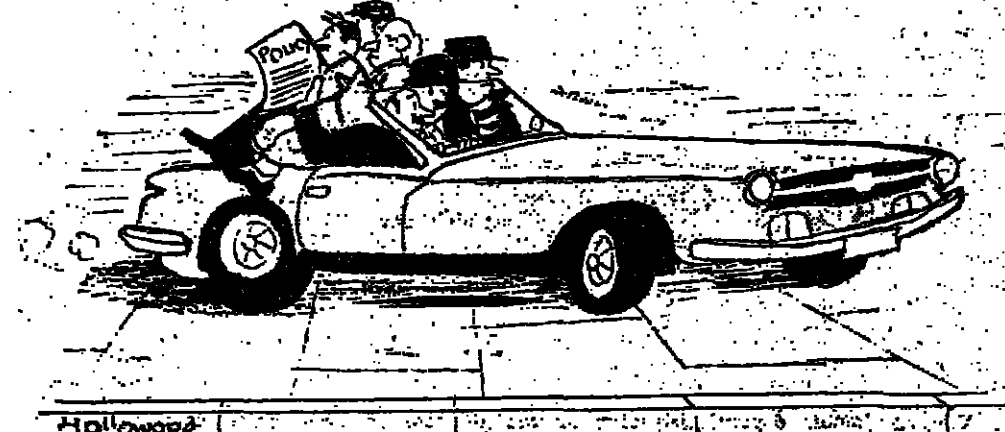
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## Motor insurance

### Cautions with paying passengers

Motor insurers have changed their attitude to the sharing of running costs when people give a lift to somebody in the car, whether regularly or only occasionally.

In 1975 insurers said that a private car policy would not be invalidated by the exclusion applying to use of the car for hire or reward if, when giving a lift, the driver accepted no more than a share of the cost of the petrol. You could not accept a contribution for any of the other costs of running the car.

From September 1, 1978, however, the car sharing provisions of the Transport Act 1978, have been in force and insurers have gone a stage further. Now, subject to various conditions, if you receive a payment as part of a car sharing arrangement for social or other similar purposes, it will not be regarded by the insurers as involving the carriage of passengers for hire or reward. Normal cover, therefore, will be provided under a private car policy (whether it is a comprehensive or third party policy).

But there are three important provisions. For the above to

hold good, the vehicle must not have been constructed or adapted to carry more than seven passengers (excluding the driver). You must not be carrying the passengers "in the course of a business of carrying passengers".

Those conditions are fairly straightforward. The condition which may cause difficulty is that the "other" contributions received for a journey must not involve an element of profit.

Deciding whether you are making a profit from accepting contributions towards petrol and running costs may not be easy if the contributions are generous.

Some insurers, however, are providing guidelines. They suggest that people should try to work out the cost of running the car per mile—using current costs, including depreciation, and the estimated mileage for the year. Clearly, it is important to try to get that figure as accurate as possible.

There are three main ways in which others may be asked to contribute. First, there is the straightforward arrangement of giving a lift to others when you would be making the journey in any case (either in your own car or as a passenger in somebody else's).

In these cases the journey can be divided among the total number of passengers (including yourself and family), to arrive at a cost per passenger. Up to that amount can be collected from those being given a lift.

The second type of situation is where you take somebody else in the car when you would not otherwise have been making the journey—for example to hospital (for treatment or to visit a patient) or to airport at the start of a holiday. In that case, you can collect up to the whole of the running cost of the car for the journey.

Thirdly, some people who can barely afford to run a car may see the change in the legislation as a way of making a modest profit to help with it. It may be decided to charge enough to make a profit on each journey—which will have to meet the cost of all the trips, when nobody else is involved.

To make a profit (albeit a small profit) without buying the more expensive insurance would mean that the insurance would be invalidated and you would be breaking the law while driving uninsured.

## Pensions

Public service pensions more frequently come under criticism for their shortcomings. But many public sector employees coming up to retirement must share with a correspondent the feeling of being swindled out of part of the proper reward for service.

The problem arises in respect of those who have changed jobs between one public sector employer and another. Not only may they think a problem in any way confined to the public sector, but there are extensive transfer arrangements between the schemes for the Civil Service, local government and nationalized or public boards and corporations.

In principle, anyone moving from one employer to another in this group takes with him credit in the scheme of his new employer for the years of service already completed. The result is that there is no loss of pension rights on change of job.

This contrasts with industry and commerce generally. The normal practice is to base preserved pensions on pay at the date of leaving, and set transfer payments at a corresponding level, with a consequent loss of the uplift in benefit for those years as pay levels rise. But no one thinks this practice is ideal (although many think it is the most that companies can afford) and the whole subject is under review by the Occupational Pensions Board.

The public sector has the way many years ago. At the time, the introduction of the new system was multiple-step forward in protecting pension rights. The arrangements applied to people changing jobs after the new system was established, and the relatively recent past, but they did not go back further.

John Drummond

## Protecting public service transfer rights

This seemed fair at the time, because existing employees then had no expectation of this treatment, and anyone thinking of changing jobs could have been assumed to take this feature into account.

Things have changed, now, because public servants have come to look on their transfer arrangements as an established feature of their employment, and public opinion generally looks upon such arrangements as a desirable objective for private sector pension schemes too. If the problem of paying for it can be solved, it is not surprising that some are retiring now, and finding that an earlier period of service with another public sector employer is excluded, feels aggrieved.

In many cases, a refund will have been made of the members' contributions paid during the period in question. Where this is the case, the employee will have had some benefit from his period of membership, and it has always been a basic principle of Inland Revenue approval that schemes may not provide a member receiving a contribution refund with any minimal amount necessary to provide a member with other benefits apart from the contribution refund.

On the other hand, where a member was not required to pay contributions—although

this has been the case a minority of schemes—received nothing at all it is to be assumed that of his pay was lower would otherwise have taken account of his own ability to do so.

Is there a case in the circumstances for removing time limits on earlier service? In the today's attitudes to rights, justice seems to this argument. There are problems of comparable contribution schemes, credit, were given credit—say half—allowed on the footing represents the part paid the member in the lower pay.

One obstacle is a rather than logical. It feeling that the pension means of public sector are substantially better than those of industrial or commercial firms. The transferability of pension is one aspect; inflation of pensions in payment most important; both a illustration of the financial constraints always present in a firm.

If this is true, the is to being the pay private sector must be to seek urgent action to the problem of raising on a year-for-year basis equivalent, evaluation served pension; to inflation-proofing so increases are limited. Standards are (according to the recover the shortfall population at large do.

The remedy is not an arbitrary penalty of number of pensioners liable to have change. The time limit on transfer credits was 20 years ago, when arrangements were in permanent. They have proved themselves properly established, and come to review limit.

Eric E



## FINANCIAL NEWS AND MARKET REPORTS

# Index tumbles 17 points in week

unchanged at 102p. after trading between 106p and 100p during the day.

Peachey shed 1p to 82p on problems with the sale of the Park West property while United Real firmed 3p to 306p on profit figures.

Figures earlier in the week took 4p from Minet at 172p.

*After a hefty fall earlier in the week, Sainsbury held steady on Saturday at 576p. News that the Bree Field might not produce as much as had been anticipated brought out the sellers and some market men think the price could go as low as 250p before it bottoms out.*

Alliance shed 6p to 520p.  
Banks fell back on the day while oils were quietly mixed.  
Equity turnover on October 26 was £89.532m (17,065 bargains). Active stocks yesterday, according to Exchange Telegraph, were Wm Press, BP, Burnham, Shell, BAT dfd, Beecham, Metal Box, BAT, Plessey, GEC, Dawson Intl, J. Haggas, Bank of Ireland, PoW Hotels.

Bridge International	23.6	46.7	S: Cash since October 26, 1978.
Midland Drayton Com	21.4	72.4	Both taken to October 26, 1978.
Midland Far East	19.6	—	M: Trust valued monthly.
			F: Trust valued every two weeks.

**Briefly.**

ro Trust	0.0	38.7	M & G Commodity	23.8	S: <i>Cash's</i> <i>senior</i>
ro Insurance	0.0	21.2	Bridge International	35.6	S: <i>Both taken to Oct</i>
Court Equity	-0.2	41.5	Arbutnot Foreign	21.7	M: <i>Trust valued more</i>
Life Growth	-1.1	68.6	Midland Drayton Com	21.4	72.4
ula Com & Ind	-1.4	—	Piccadilly Far East	13.6	—

South Equity	-0.2	41.5	Arbuthnot Foreign	21.7	22.2	M: Trust valued monthly
Life Growth	-1.1	68.6	Midland Drayton Com	21.4	72.4	F: Trust valued every
India Com & Ind	-1.4	—	Piccadilly Par East	19.6	—	

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9	14.4	Leiste Corp.	-0.8
9	-63.9	Chenigma Insurance	-0.8
9	-6.8	S. & P. US Growth	-0.9
9	-6.8	Chetman American	-1.4
9	23.7	Linda Wall Financial	-1.4
9	4.5	GT US & General	-1.8
9	1.1	Chetman	-2.7
9	4.5	Chetman Producers	-3.3
9	52.9	Britannia Unit Energy	-3.7
9	34.4	S. & P. Securities	-4.1
9	—	Britannia New Issue	-4.3
9	—	National West Finn	-4.6
9	38.0	Chetman	-4.8
9	23.0	Schlesinger Nil Yield	-5.0
9	42.9	Midland Dryer Int	-5.2
9	-3.0	Britannia Pkwn Secs	-5.3
9	45.9	Target Gift Fund	-5.5
9	—	Chetman	-5.6
9	—	Arbuzdom, Capital	-6.4
9	34.3	Picardini American	-8.4
9	16.9	Hill Samuel Fil	-9.3
9	34.9	Target Preference	-9.3
9	38.9	Chetman	-9.3
9	34.1	Britannia Gld & Co.	-10.3

now enable the company to handle its overall portfolio with greater freedom. Lord Rothermere (above) is chairman of both companies.

The change follows the sale earlier this week of the Fizzland chain of restaurants to United Biscuits for £4m. Fizzland, which has 50 restaurants and 25 fish and chip shops, was owned by Associated Restaurants, an ANG subsidiary.

It made pre-tax profits of £763,000 in 1977. It will be run by United Biscuits' own restaurant chain, D. S. Crawford, which is based in Scotland and the north of England.

**J. F. NASH SECS**

**ASSOCIATED TOOLING**  
Company has sold its freehold property at Unbia Street, Luton, for £170,000 cash.

**CFCFC**  
Group has provided £130,000 to finance expansion project of toyota dealers, Park West Motor & Hire.

**LONDON BRICK**  
Interim dividend of 2.11p gross for 1978 with a further dividend of 0.044p for 1977, making a total of 2.154p, not as previously stated in Times Business News yesterday.

**\*Note.** We do not promise that the results of this study will be repeated. (The figures at the August 1973 up to September 30 say emphatically is that we shall see the high quality of properties that these excellent results so far.

To find out more about this opportunity, just fill in the coupon.

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1978). What we do  
maintain in the future  
has helped to achieve  
quality investment  
below.

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PROPERTY FUND**

Assurance Company Ltd,  
Whitfield Street,  
L1P.  
Buckingham (0452) 412785  
For further details of  
units (minimum £1,000) □

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ASSURANCE COMPANY LTD.,  
Whitfield Street,  
Manchester (0452) 412785  
For further details of-  
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ments ☐

T28/10/77



- Net interest yield.
- No dividends.











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MANCHESTER OFFICE 061-834 1234

Queries in connection with advertisements that have appeared other than cancellations or alterations, tel: Classified Queries Dept 01-837 1234, Ext 7180

All advertisements are subject to the conditions of acceptance of Times Newspapers Ltd, copies of which are available on request.

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Deadlines for cancellations and alterations to classified advertisements are 12.00 noon on the day of publication. For Monday's edition, the deadline is 12.00 noon on Friday. All cancellations and alterations must be made by the advertiser. On any subsequent day after the deadline, cancellations and alterations will be charged at the standard rate.

PLEASE CHECK YOUR AD. We make every effort to avoid errors in advertisements. Each one is carefully checked and proof read. When thousands of advertisements are handled each day, mistakes do occur and we ask therefore that you check your ad and, if you spot an error, report it to The Times Classified Advertising Department immediately by telephoning 01-837 1234 (Ext 7180). We regret that we cannot be responsible for more than one day's incorrect insertion if you do not.

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RUGGIE, On October 27, at St. Peter's Hospital, to Patricia (nee Nicol) and Peter Paul.

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